



Your best route to  
a better mortgage

# Hey, California.

Thousands more could  
be saving every year.

HARP ELIGIBLE LOANS  
IN CALIFORNIA:

**16,733\***

NATIONWIDE REFINANCES THROUGH HARP:  
SINCE INCEPTION IN 2009

**3.3 MILLION\*\***

## ► TO QUALIFY FOR HARP:

***Your loan is owned*** by Freddie Mac or Fannie Mae.

***Your current loan-to-value (LTV) ratio*** is greater than 80%.

***You must be current on your mortgage***, with no 30-day+ late payments in the last six months and no more than one in the past 12 months.

***Your home*** is your primary residence, a 1-unit second home or a 1- to 4-unit investment property.

***Your loan was originated*** on or before May 31, 2009.



**AVERAGE SAVINGS  
FOR  
CALIFORNIA HOMEOWNERS  
WHO HAVE REFINANCED  
WITH HARP:**

**\$2,974\***  
PER YEAR



Source: \*Statistics as of 3rd Quarter 2015.

\*\*Statistics as of December 2015.

**HARP.gov**